



Dear UOB Cardmember,

Enjoy up to S\$20 cash rebate on your online transactions!

Enjoy the convenience of cashless payment for online and mobile in-app shopping with UOB Cards! Simply pay with UOB Card and make it your default payment option at these participating merchants to enjoy up to S\$20 cash rebate (S\$10 per transaction)*.

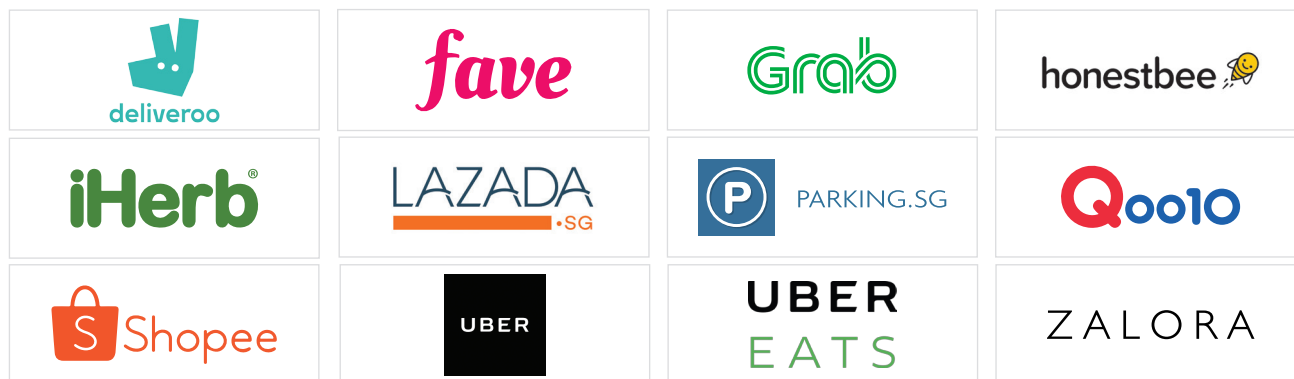
Here's how:

Step 1: SMS **C11** <space> **NRIC** to 77862 to register.

Step 2: Make 1 transaction at any of these merchants from 7 November to 7 December 2017.

Step 3: Enjoy up to S\$20 cash rebate (S\$10 per transaction) on your next 2 transactions at these merchants till 31 December 2017 (valid for the first 500 UOB cardmembers).

Participating merchants:



Other merchants include Amazon, Netflix, Spotify, RedMart.

SMS to register for the promotion now.

Yours sincerely,



Choo Wan Sim
Executive Director
Head, Cards and Payments
Personal Financial Services

***Terms & Conditions:**

This UOB Credit Cards Get Your Next 2 Transactions On Us Promotion (November 2017) ("**Promotion**") is only applicable to selected United Overseas Bank Limited ("**UOB**") Participating Cardmembers who have: (i) either received a letter, a Short Messaging Service ("**SMS**"), or an email from UOB inviting them to participate in this Promotion ("**Invite**"); and (ii) who have registered for this Promotion via SMS. This Promotion is available from 7 November to 7 December 2017 (both dates inclusive) ("**Promotion Period**"). The first 500 Participating Cardmembers to charge 1 online transaction via mobile in-app ("**Transaction**") of at least \$10 on his/her UOB Credit Card at any Merchant during the Promotion Period ("**Eligible Cardmember**"), shall each receive a cash back of \$10, on each of his / her next two transactions charged on the same UOB Credit Card at any Merchant by 31 December 2017 (the "**Award**"). The Award is limited to the 500 Eligible Cardmembers. Each Eligible Cardmember is only entitled to two cash backs of \$10 each. The Awards expires 31 December 2017. Full terms and conditions governing the Promotion ("**Terms**") apply. Words and expressions used here will have the same meaning as those in the Terms. Please visit uob.com.sg/Nov2 for details.

United Overseas Bank Limited Co. Reg. No. 193500026Z

TERMS AND CONDITIONS GOVERNING UOB CREDIT CARDS GET YOUR NEXT 2 TRANSACTIONS ON US PROMOTION (NOVEMBER 2017) (“TERMS AND CONDITIONS”)

1. This UOB Credit Cards Get Your Next 2 Transactions On Us Promotion (November 2017) (“**Promotion**”) is only applicable to selected United Overseas Bank Limited (“**UOB**”) Cardmembers who meet the following conditions (“**Participating Cardmembers**”):
 - (i) receive either a letter, a Short Messaging Service (“**SMS**”), or an email from UOB inviting them to participate in this Promotion (“**Invite**”) and
 - (ii) register for this Promotion via SMS in the following format : SMS “**C11<space>NRIC**” to 77862
2. For the purposes of this Promotion:

“**Cardmembers**” means all existing and new principal holders of a UOB Credit Card, and whose UOB Credit Card account is valid, subsisting, in good standing and satisfactorily conducted in the opinion of UOB.

“**Transactions**” means all online transaction(s) via shopping websites and mobile in-app successfully carried out and charged to Cardmember’s UOB Credit Card at any one of these merchants* (“**Merchants**”):

(i) Amazon	(ii) deliveroo	(iii) Fave	(iv) Grab
(v) honestbee	(vi) iHerb	(vii) Lazada	(viii) Parking.sg
(ix) Netflix	(x) Qoo10	(xi) Redmart	(xii) Shopee
(xiii) Spotify	(xiv) Uber	(xv) UberEATS	(xvi) Zalora

during the Promotion Period and which are successfully captured/posted on UOB’s systems during the Promotion Period AND shall exclude the Excluded Transactions. For the avoidance of doubt, the spending of all transactions (excluding the Excluded Transactions) incurred by a supplementary holder of a UOB Credit Card shall accrue to the respective principal Cardmember and form part of the principal Cardmember’s Transactions.

*UOB reserves the right, at any time at its discretion, to amend or vary this list without any reasons, prior notification and/or assuming any liability to any party and shall not be liable to pay any compensation or enter into any correspondence in connection with the same.

“**Excluded Transactions**” means payments under Instalment Payment Plans, payments under UOB Lady’s LuxePay Plans, interests, late charges, annual fees, cash advance, balance transfers, fund transfers, instalment loans, fees and other financial charges imposed by UOB, unposted/voided/cancelled/disputed/reversed transactions and any other transactions as may be excluded by UOB from time to time. UOB reserves the right, at any time at its discretion, to amend or vary this list without any reasons, prior notification and/or assuming any liability to any party and shall not be liable to pay any compensation or enter into any correspondence in connection with the same.

“**UOB Credit Card**” means a UOB personal banking credit card issued by UOB in Singapore.

3. This Promotion is available from 7 November to 7 December 2017 (both dates inclusive) ("**Promotion Period**").
4. The first 500 Participating Cardmembers to charge one (1) Transaction of at least \$10 ("**Eligible Transaction**") during the Promotion Period (each an "**Eligible Cardmember**" and collectively, "**Eligible Cardmembers**"), shall each receive a cash back of \$10, on each of his / her next two Transactions (excluding Excluded Transactions) which are successfully carried out and charged on the Eligible Cardmember's same UOB Credit Card which incurred the Eligible Transaction, at any one of the Merchants and successfully captured/posted on UOB's systems by 31 December 2017 (the "**Award**").
5. The Award expires on 31 December 2017 and can only be used on the same UOB Credit Card which incurred the Eligible Transaction.
6. The Award is limited to the 500 Eligible Cardmembers. Each Eligible Cardmember is only entitled to a maximum of two cash backs of \$10 each, regardless of the number of UOB Credit Card(s) and/or Transactions incurred. The Award is given on a first-come, first-served basis.
7. Eligible Cardmembers who are entitled to the Award will receive an SMS notification at their registered mobile number with UOB. Eligible Cardmembers will be notified on or before 28 February 2017.
8. The Award will only be credited on or before 28 February 2017.
9. The Award will be deposited/credited into the Eligible Cardmember's UOB Credit Card used for the Eligible Transaction. For the avoidance of doubt, the Award will be forfeited if Eligible Cardmember's UOB Credit Card(s) is terminated or closed before the Award is credited.
10. UOB assumes no liability or responsibility and will not be liable or responsible for any failure or delay in the Eligible Cardmember's receipt of the Invite or Award which gets lost or misplaced or tampered with or misdirected or which has expired. Any Invite or Award that has expired or which is lost, misplaced, tampered with, misdirected or expired is strictly non-replaceable and not exchangeable for cash or otherwise.
11. The Award is not exchangeable for cash, other goods and services or otherwise.
12. If UOB subsequently discovers that the Eligible Cardmember is in fact not eligible to participate in or does not qualify for the Promotion, UOB may at its discretion, forfeit or reclaim the Award or charge to and debit an amount equivalent to the value of the Award, if already awarded, from any of the Eligible Cardmember's account(s) with UOB. If the monies standing to the credit of the account are not sufficient to reimburse UOB for the value of the Award, the Eligible Cardmember shall immediately reimburse UOB for the value of the Award.

13. UOB reserves the right, at its discretion, at any time, without notice or assigning any reason thereof, replace or substitute the Award with any other item of equal or similar value selected by UOB. UOB's determination of the replaced and/or substituted item shall be final, conclusive and binding.
14. UOB shall not be responsible for (i) any failure or delay in the transmission of card transactions by Visa International/MasterCard/American Express/CUP, acquiring merchants for the foregoing, merchant establishments, postal or telecommunication authorities or any other parties which may result in a transaction made by a Cardmember being omitted during the Promotion Period; or (ii) any late posting of the transactions and thereby affecting a Cardmember's eligibility for this Promotion; (iii) for any notice, email or communication which gets lost, misplaced, tampered with, or misdirected; ; (iv) for any breakdown or malfunction in any computer system or equipment; (v) the acts of the SMS vendor, independent telecommunication authorities or service provider or such other third parties which are independent and beyond the control of UOB; (vi) for any costs, losses, damages, claims, expenses and/or injuries of any Cardmember or any other person howsoever incurred or suffered;
15. SMS vendor, telecommunication authority and service provider is a third party and is independent and beyond the control of UOB. UOB shall not be responsible in any manner whatsoever for the delay in the transmission or receipt of any SMS and/or email. Sending and receiving SMS and/or emails is dependent on a SMS vendor, an independent telecommunication authority or service provider or such other third party which is engaged by UOB for the Promotion and UOB shall not be responsible for any undelivered, lost or delayed SMS and/or emails sent and/or received by the Cardmembers. The Cardmembers shall pay and be solely responsible for all fees and charges imposed by such service providers for the sending and/or receipt of any SMS and/or emails in connection with the Promotion.
16. By participating in this Promotion, the Cardmember consents to UOB collecting, using and disclosing the Cardmember's personal data for the purposes of this Promotion, and to contact the Cardmember regarding his/her SMS enrolment via voice calls or text messages or email. This is in addition to any other consent which the Cardmember may have provided to UOB in respect of the collection, use and/or disclosure of the Cardmember's personal data and shall be without prejudice to and does not derogate from UOB 's rights to collect, use and/or disclose the Cardmember's personal data under the law.
17. Notwithstanding anything herein, UOB has the sole and absolute discretion at any time and from time to time to determine the eligibility of any Cardmember for this Promotion and shall not be obliged to give any reason therefor.
18. UOB reserves the right to at any time in its sole and absolute discretion to amend, vary, add or delete any of the Terms and Conditions for any reason and without prior notification without assuming any liability to any person, and Cardmembers shall be bound by these amendments.
19. UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with the Promotion, including but not limited to the determination of whether the Cardmember has met all the requirements of the Promotion. UOB's decisions shall be final, conclusive and binding on all parties concerned and no payment or compensation will be given or paid by UOB to any person (including the Cardmember). UOB shall not be obliged to give any reason

or enter into any correspondence with any person on any matter relating to the Promotion or its decision.

20. All information is correct at the time of publishing and UOB makes no representation or warranty whether expressed or implied, and accepts no responsibility or liability for its completeness or accuracy.
21. Cardmembers will be subjected accordingly to the prevailing terms and conditions under the UOB Cardmember Agreement (“Standard Terms”). Cardmembers are deemed to have accepted the Terms and Conditions herein when they participate in this Promotion. In the event of any inconsistency between the terms and conditions herein and the Standard Terms, the terms and conditions herein shall to the extent of such inconsistency, prevail in respect of matters relating to the Promotion.
22. A person who is not a party to these Terms and Conditions has no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) of Singapore to enforce any term herein.
23. The terms and conditions herein shall be governed by the laws of the Republic of Singapore.